



VOL. VI NO. XXIII

AUGUST 2014

## CONTENTS

What's New? .....	1
Mark your Calendar .....	1
Shopping Now Has More Perks! .....	2
Big News Regarding the Health Flexible Spending Account .....	3
Group Insurance .....	3
Guest Membership .....	3
The New Look of the DAS Benefits Website .....	4
Retirement Investors' Club (RIC) .....	4
Savvy Investor .....	4
News from Providers .....	4
Healthy Opportunities .....	5
Counting Calories: Get back to weight-loss basics .....	5
Prescription Drugs .....	6
Save Money: Buy Generics .....	6
Benefit Education .....	7
Upcoming Presentations .....	7
Recordings of Presentations .....	7

## WHAT'S NEW?

### Mark your Calendar

Make sure to mark your calendar now for the 2015 Enrollment and Change period.



The 2015 Enrollment and Change Period will begin **October 20** and end **November 20, 2014**. This is the time of the year when you have an opportunity to elect or change your health insurance, dental insurance, life insurance, flexible spending accounts, and premium conversion plan for 2015. Even if you are not planning to change your benefit elections, it is a great opportunity to review your benefits.

## Shopping Now Has More Perks!

### Coming in September!

The State of Iowa is pleased to offer you an exclusive benefit that will help you save both time and money on many of your everyday purchases.

#### SAVINGS WHEREVER YOU ARE!

You'll be able to save money on things you purchase every day: movie tickets, local restaurants, spa treatments, toys and car repairs! You'll also receive a discount on special-occasion purchases, including travel, gift giving and entertainment.

Your Membership will allow you to save in many different ways:

- Cash Back Rewards
- Show and Save
- Online Savings
- Printable Coupons
- Gift Cards
- Mobile App
- Daily Deals

The Perks program is busy building networks of local businesses to participate in the program. If you have a local merchant that you would like to see offer a discount, send an email to [info@perksconnect.com](mailto:info@perksconnect.com) with the business name, location, and phone number.

#### To register for Perks:

1. Go to <https://member.perksconnect.com>.
2. Click "Register Now" in the upper middle area of the site.
3. In "Your Group Code," enter **STOFIA** and click "register."
4. Complete the Profile information.

We know that you will love the savings the Perks Program has to offer to you! Be watching your e-mail for additional details coming soon!

#### Perks National Partners

1-800-PetMeds	GoDaddy.com	Regal Entertainment Group
24 Hour Fitness	Guitar Center	Restaurant.com
ADT Home Security	H&R Block	Rockport Shoes
Alamo Car Rentals	Healthy Paws Pet Insurance	Royal Caribbean
AMC	Hertz Car Rentals	Sam's Club
AVIS Car Rentals	HP	Sandals
Banana Republic	HYATT	Sears
Bowflex	JoS. A. Bank	SeaWorld
Budget Car Rentals	Legoland	Six Flags
Carnival Cruise Line	Lenovo	SONY
Columbia Sportswear	MetLife	Staples
Dell	Motel 6	T Mobile
Dish Network	NASCAR Superstore	The Disney Store
Disney Cruise Line	National Car Rentals	TrueCar
Disneyland	Nickelodeon Universe	TurboTax
Expedia.com	Norwegian Cruise Line	Walt Disney World
fromyouflowers.com	Overstock.com	Wyndham Hotel Group
GAP	Panasonic Direct	

## Big News Regarding the Health Flexible Spending Account



There is big news regarding the Health Flexible Spending Account (FSA). No more use it or lose it!

**You can now carryover up to \$500 of unused health FSA contributions into the following year.**

The benefit to you is:

- You have much less risk of losing unused funds at plan year end.
- Estimating your out-of-pocket expenses will be less worrisome knowing that you can carryover up to \$500 of any unused balance.
- There is reduced pressure to use remaining balances so you can avoid the last minute rush to spend at year end.
- You can use the money when you want to for needed health care items.

The carryover will not reduce your new plan year election. The carryover of up to \$500 is in addition to the State's plan limit of \$2,500. You can carry over up to \$500 of unused funds for a total of \$3,000. The carryover of up to \$500 is in addition to the State's plan limit of \$2,500 for a total of \$3,000 to spend in any given year.

**If you have never participated in a health care FSA, the 2015 enrollment and change period is the time!** During the enrollment and change period, DAS-HRE will have more information, including webcasts, about the flexible spending account program.

## GROUP INSURANCE

### Guest Membership

Blue Access and Blue Advantage are managed care plans and services are provided by a state-wide network of participating health care providers. Benefits for covered services are available only when received from Wellmark Health Plan Network providers. Services received from out-of-network providers may be covered in the case of accidental injuries or emergencies.

If you are enrolled in Blue Access or Blue Advantage, what do you do if you have children who are attending school out of state or family members who reside in another state but require coverage under your health plan? What if you retire and want to go south for the winter?

Wellmark provides a Guest Membership benefit for employees, their eligible dependents and retirees. The Guest Membership benefit enables you to access covered services from Blue Cross and Blue Shield participating hospitals, physicians, and other health care providers in the area where you have signed up for a Guest Membership. Guest Membership is only available to members traveling or residing outside Iowa, but still within the United States.

Guest Membership is a valuable benefit for:

- Dependents attending school out of state (no time limit for students)
- Members traveling for at least 90 **consecutive** days but no more than 180 **consecutive** days
- Family members who reside in another state, but who are covered under the same health plan

There is no additional premium cost or out-of-pocket cost as a Guest Member. A recent improvement in the Guest Membership benefits is that preventive services are now covered.

Here are some important things to remember about the Guest Membership benefit:

- Present your Wellmark ID card upon receiving services.
- Call the number on your ID card for pre-certification of inpatient admissions, home health services, hospice services, private duty nursing, and home infusion therapy.
- Contact Wellmark's customer service (800-622-0043) for address changes or when you return to Iowa.
- Contact DAS-HRE if you retire and change your permanent residence from Iowa.

### How to Request Guest Membership

You can request a Guest Membership by contacting Wellmark's customer service (800-622-0043).

## The New Look of the DAS Benefits Website

The DAS-HRE Benefits website (<http://benefits.iowa.gov>) is a major source of benefit information for State employees and retirees. The DAS-HRE Benefits home page has received almost 43,000 visits this year.

Have you visited the Benefits website (<http://benefits.iowa.gov>) lately? If you have, you have likely noticed more benefit information is now available.

If you haven't visited the DAS-HRE Benefits website (<http://benefits.iowa.gov>) recently, take a spin around the site. The new look makes it a whole lot easier to find the information you want.

Can't find what you are looking for or have a suggestion for the website? Send an email to [employee.benefits@iowa.gov](mailto:employee.benefits@iowa.gov).

## RETIREMENT INVESTORS' CLUB (RIC)



The Retirement Investors' Club (RIC) is the State of Iowa's supplemental retirement savings benefit, designed to help you save for future income needs. Participants contribute through automatic payroll deduction and the State makes matching contributions. You are fully vested from day one. A program overview presentation is available at [http://ric.iowa.gov/recordings/Basics\\_SOI/player.html](http://ric.iowa.gov/recordings/Basics_SOI/player.html). Find out more about this great benefit on the DAS/RIC website at <http://ric.iowa.gov>.

**Pre-Enroll Now!**

## Savvy Investor

**What is a Target Date Fund (TDF)?** A target date fund (TDF) is a mutual fund that offers a convenient way to invest for a person expecting to retire around a particular year. Instead of having to choose a number of investments to create a portfolio that will help you reach your retirement goals, simply choose a single fund designed to help you reach that goal.

Target date funds use a long-term investment strategy, managing a mix of asset classes (stocks, bonds, and cash) to become more conservative over time. TDFs are designed to help investors automatically diversify, rebalance, and adjust risk.

For example, a younger worker, hoping to retire in 2050, would choose a target-date 2050 fund, while an older worker, hoping to retire in 2025, would choose a target-date 2025 fund. Because it has a longer time horizon, the 2050 fund would likely invest in more stocks and a relatively small percentage of bonds and cash. Conversely, the 2025 fund would hold more bonds and cash equivalents and fewer stocks to reduce risk and provide income in 2025.

Each RIC provider offers a suite of target date funds in their investment line-ups. Call a provider today to discuss the benefits. Go to <http://ric.iowa.gov/providers/active.html> for contact information.

## News from Providers



### Just released: Your Personal Financial Dashboard



This free online planning tool is now available to ING participants when they log into their accounts. The Personal Financial Dashboard can help you organize your finances, see where you stand, and make smart money decisions that help you get where you need to go. Take a tour of the tool at [www.ingdelivers.com/organize](http://www.ingdelivers.com/organize).

For more information see [http://ric.iowa.gov/providers/index\\_ING\\_i.html](http://ric.iowa.gov/providers/index_ING_i.html).



### Create and manage your financial goals

MassMutual has a variety of tools and resources to help you. To learn more, review this article on "Developing a Financial Budget" <http://bit.ly/1tO4PgD> and watch this Smart View episode on how a financial professional's services might assist you <http://bit.ly/WWD1cb>.

	To get personal financial assistance, contact the MassMutual Iowa Agency at 855-349-0719.
	<b>360° Financial View</b> TIAA-CREF's 360° Financial View shows you all your retirement plan account information in one place and gives you access to other account information and alerts. You can see the 360° Financial View when you log into your account at <a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a> .
	<b>Learn more about financial planning</b> Financial independence is a universal goal but few achieve it. Financial planning starts with money management, which addresses two major issues: finding money to save, and ensuring that the money is used to meet your goals. It's time to let VALIC help.  For financial planning information, go to <a href="http://www.valic.com/iowa">www.valic.com/iowa</a> or take advantage of our calculators and tools: <a href="https://www.valic.com/creating-a-financial-plan_196_422574.html">https://www.valic.com/creating-a-financial-plan_196_422574.html</a> .

## HEALTHY OPPORTUNITIES

### Counting Calories: Get back to weight-loss basics

Despite all the diet strategies out there, weight management still comes down to the calories you take in versus those you burn off. Fad diets may promise you that avoiding carbs or eating a mountain of grapefruit is the secret to weight loss, but it's really all about calories.



#### Calories: Fuel for your body

Calories are the energy in food. Your body has a constant demand for energy and uses the calories from food to keep functioning. Energy from calories fuels your every action, from fidgeting to marathon running.

Carbohydrates, fats and proteins are the types of nutrients that contain calories and are the main energy sources for your body. The amount of energy in each varies. Proteins and carbohydrates have about 4 calories a gram, and fats have about 9 calories a gram. Alcohol also is a source of calories, providing about 7 calories a gram.

Regardless of where they come from, the calories you eat are either converted to physical energy or stored within your body as fat. These stored calories will remain in your body as fat unless you use them up, either by reducing calorie intake so that your body must draw on reserves for energy, or by increasing physical activity so that you burn more calories.

#### Tipping the scale: Cutting calories

Your weight is a balancing act, but the equation is simple: If you eat more calories than you burn, you gain weight.

Because 3,500 calories equals about 1 pound of fat, you need to burn 3,500 calories more than you take in to lose 1 pound. So if you cut 500 calories from your typical diet each day, you'd lose about 1 pound a week (500 calories x 7 days = 3,500 calories). It isn't quite this simple, however, and you usually lose a combination of fat, lean tissue and water. Also, because of changes that occur in the body as a result of weight loss, you may need to decrease calories further to continue weight loss.

#### Cutting calories

Cutting calories doesn't have to be difficult. In fact, it can be as simple as:

- Skipping high-calorie, low-nutrition items
- Swapping high-calorie foods for lower calorie options
- Reducing portion sizes

Here's a closer look.

Skipping one or two high-calorie items is a good place to start when cutting calories. For example, you could skip your morning latte, soda at lunch or that bowl of ice cream you always have after dinner. Think about what you eat and drink

each day and identify items you could cut out. If you think that skipping your indulgence will leave you with a craving, try a low-calorie substitution.

### Swapping high-calorie foods for lower calorie options

Simple substitutions can make a big difference when it comes to cutting calories. For example, you can save 60 calories a glass by drinking fat-free milk instead of whole milk. Instead of having a second slice of pizza, reach for some fresh fruit. Or snack on air-popped popcorn instead of chips.

### Reducing your portion sizes

The sizes of your portions affect how many calories you're getting. Twice the amount of food means twice the number of calories. It's common to underestimate how much you're eating, especially if you're dining out. Controlling your portions is a good way to control calories.



Try these tips to control portion sizes and cut calories:

**Start small.** At the beginning of a meal, take slightly less than what you think you'll eat. You can have seconds later if you're truly still hungry.

**Eat from plates, not packages.** Eating directly from a container gives you no sense of how much you're eating. Seeing food on a plate or in a bowl keeps you aware of how much you're eating. Consider using a smaller plate or bowl.

**Check food labels.** Be sure to check the Nutrition Facts panel and other nutrient information for the serving size and number of calories a serving. You may find that the small bag of chips you eat with lunch every day, for example, is two servings not one, which means you're eating double the calories listed on the label.

**Use a calorie counter.** Check out reputable resources that offer tools to count calories, such as websites or smartphone applications. A good one to try is the [SuperTracker](#) at [ChooseMyPlate.gov](#).

### Putting it all together

Replacing high-calorie foods with lower calorie alternatives and reducing your portion sizes can help you cut calories and improve weight control. For a successful — and sustainable — weight management plan, you also need to increase your physical activity. It's this combination of regular activity and healthy eating that will help you achieve and maintain a healthy weight.

Source: Mayo Clinic Housecall, June 9, 2014

## PRESCRIPTION DRUGS

### Save Money: Buy Generics

#### **Fast Fact**

*The average retail price of:*

**Generic drug = \$51.50**

**Brand name drug = \$181.39**

*Source: Drugtrendreport.com, 2013*

The next time you need a prescription filled, ask your doctor or pharmacist if it is available in generic. You can save on your out-of-pocket costs by choosing generic medications when available and appropriate.

A generic drug is a copy that is the same as a brand-name drug in dosage, safety, strength, how it is taken, quality, performance and intended use.

Generic drugs are as safe as brand-name drugs. The Food and Drug Administration (FDA) regulates and monitors the quality of all drugs, both brand and generic. The generic manufacturer must provide evidence that the drug has the same active ingredients and works the same way in the body as the original brand-name product.

Generic drugs are less expensive because generic manufacturers don't have the investment costs of the developer of a new drug.

Not all drugs are available as generic. Many are still protected by patent and are sold as brand-name only. However, more than half of all brand-name drugs do have generics available. Your doctor or pharmacist can tell you if your prescription is available as a generic and if it's the right choice for you.

You can find a list of available generics at [www.wellmark.com](http://www.wellmark.com). Check the Wellmark Drug List under Quick Links. Click on “BlueRx Complete” from the Choose a Drug List drop-down menu at the website.



## BENEFIT EDUCATION

Employee benefits can be confusing. Benefit education is a service provided by DAS benefit staff. Learn to make the best use of your benefits by taking advantage of benefit education opportunities.

### Upcoming Presentations

A listing of upcoming benefit education and healthy opportunities presentations can be found at the **DAS Benefit Education** website.

All presentations are webcasts, unless otherwise noted. You attend a real-time presentation online through a computer at your work site or your home. You are able to view slides, supporting documents, and websites, and you can ask questions and receive answers. There is no cost to participate.

### Recordings of Presentations

Webcasts are recorded and available for you to view at work or home. To view recorded presentations, go to the following websites.

Benefit Education ([http://benefits.iowa.gov/benefit\\_education/benefiteducation\\_on-demand.html](http://benefits.iowa.gov/benefit_education/benefiteducation_on-demand.html))

Healthy Opportunities (<http://employeehealth.iowa.gov/education.html>)